niva Bupa Health Insurance

GoActive™

AN ACTIVE HEALTH INSURANCE THAT WORKS FOR YOU EVERY DAY.

Comprehensive Plan
COVID-19 Covered*
Your Health First

The new-age health insurance that offers anytime-anywhere access to the host of features. Let's GoActive™.

HOSPITALISATION COVERAGE
Coverage upto ` 25 Lacs.

OPD COVERAGE
Choose the health insurance that pays for Doctor Visits(2).

DAILY HEALTH COACHING
Meet your health goals and get upto 20% discount on renewal premium.

DIAGNOSTIC TESTS(3)
Avail Health Check-up/Diagnostic tests of your choice.

AVAIL I-PROTECT OPTION & BEAT MEDICAL INFLATION
I-Protect increases sum insured by 10% on every renewal (no maximum limit).





For your Family's Health Insurance
Call: 1860 500 8888 or visit www.nivabupa.com

Product Benefit Table - GoActive™ (all amounts are in INR unless defined as percentage or number)

	#Base Sum Insured (SI) per Policy Year					
	4 lacs	**5 lacs**	**7.5 lacs**	**10 lacs**	**15 lacs**	**25 lacs**
Base Covers:						
In-patient treatment	Covered up to Sum Insured					
Room Rent (per day)	Up to 1% of Base Sum Insured	No restriction (except suite or above room category) (Limit included in-Inpatient Care SI)				
Intensive Care Unit / Critical Care Unit charges (per day)	Up to 2% of Base Sum Insured	Covered up to Sum Insured				
Pre-Hospitalisation Medical Expenses (90 days)	Covered up to Sum Insured					
Post-Hospitalisation Medical Expenses (180 days)	Covered up to Sum Insured					
Day Care Treatment	Covered up to Sum Insured					
Living Organ Donor Transplant	Covered up to Sum Insured					
Alternative Treatment	Covered up to Sum Insured					
Emergency Ambulance	Up to ` 3,000 per hospitalisation					
Home Health Care Services and Domiciliary Hospitalisation	Covered up to Sum Insured					
Re-fill Benefit(1)	Base Sum Insured					
Pharmacy and Diagnostic Services	Available through provider network					
OPD Consultation(2) (For 1A, 1A+1C, 1A+2C: Consultations limits per policy, per policy year)	3	4	4	6	6	6
OPD Consultation(2) (For 2A and more: Consultations limits per policy, per policy year)	5	6	8	10	10	10
Health check-up(3)	Available					
Diagnostic Tests(3) (Limits mentioned are per adult member) (Diagnostic tests applicable in lieu of Health check-up through cashless and reimbursement facility)	Not available	1,000	1,500			2,500
Behavioral Assistance Program	3 consultations per adult per policy year					
Second medical opinion(4)	Covered, One opinion per Insured Person per Specified Illness / Planned Surgery / Surgical Procedure					
AdvantAGE	Enter at or before the age of 35 years (as on last birthday) and receive a 10% discount in the First Policy Year Base Premium and all subsequent Renewal Base Premium					
Modern Treatments	Covered up to Sum Insured with sub-limit of `1 Lac on few robotic surgeries					
Optional Covers:						
Deductible	25,000 / 50,000 / 1 lac / 2 lacs / 3 lacs / 5 lacs / 10 lacs					
I-Protect	Additional 10% of Base Sum Insured every policy year at renewal for policy lifetime. This option can be opted only at inception. On renewal of the policy, this option can be opted out post which this option will not be available. In such case, the accumulated Increased Sum Insured under I-Protect shall: a. Not increase further and remain constant, if you pay the same additional percentage of premium as paid in the preceding Policy Year for this benefit; OR b. Be reduced to zero, if you do not pay any additional premium for this benefit.					
Health Coach(5)	Personalised health coaching					
Personal Accident cover - Accident Death - Accident Permanent Total Disability - Accident Permanent Partial Disability	25 lacs	25 lacs / 50 lacs				

Notes:
- Entry age for Adults is 18 years - 65 Years (last birthday) and from 91 days to 21 years (last birthday) for children (dependent children).
- All benefits are provided on policy year basis
- Family combinations allowed: 1A, 2A, 2A+1C, 2A+2C, 2A+3C, 2A+4C, 1A+1C, 1A+2C. Relationship allowed is husband, wife and children. Standalone policy for child not allowed, if parent is not insured under the same policy
- Policy term: 1 year

(1) Re-fill Benefit: Reinstate up to base Sum Insured. Applicable for different illness.
(2) OPD Consultation can be availed either through a Cashless Facility or on Reimbursement basis through a network. For Reimbursement, the maximum per consultation limit is ` 600 for Zone 1 coverage and ₹ 500 for Zone 2 coverage.
(3) Health check-up benefit – Defined list of tests. Applicable for Adults only. In lieu of Health check up, if diagnostics are taken, it will be both reimbursement and cashless facility basis up the specified amount. The amount of diagnostics tests shall be per adult basis, however the utilisation can be done by any of the insured persons including dependent child.
(4) The Second Medical Opinion under this Benefit shall be limited to defined criteria and not be valid for any medicolegal purposes.
(5) Health Coach: Available to Primary Insured or Primary insured with spouse. Discount in renewal base premium up to 20% shall be provided based on the health score.

Niva Bupa Health Insurance Company Limited
Registered Office: C-98, First Floor, Lajpat Nagar, Part 1, New Delhi-110024

Disclaimer: Niva Bupa Health Insurance Company Limited (IRDAI Registration No. 145). 'Bupa' and 'HEARTBEAT' logo are registered trademarks of their respective owners and are being used by Niva Bupa Health Insurance Company Limited under license. Customer Helpline: 1860 500 8888 | #For other Sum Insured options, kindly refer to the Prospectus available on our website www.nivabupa.com | Fax: 011 30902010. CIN No: L66000DL2008PLC182918. Product Name: GoActive™ | Product UIN:NBHHLIP26046V032526 . UIN: NB/SS/CA/2025-26/236. *GoActive™ covers COVID-19 related hospitalization. For more details on terms and conditions, exclusions, risk factors, waiting period & benefits, please read sales brochure carefully before concluding a sale.

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GoActive™